

# Mandatory Online Briefings

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(Purple Page)

**Before you can file a bankruptcy and receive a discharge of your debts, you must complete 2 online “briefings” or classes.** If you do not take the first briefing, we *cannot* file your case. If you do not take the second class, the Court will *not* grant you a discharge and you will still owe all your debts. For each course you must obtain a certificate of completion.

There are many providers you can use, but we recommend **www.DebtorCC.org** because they are fast and very low cost. Sometimes other providers will send you a notice suggesting that you use their service. **DO NOT USE THEM!** They are expensive and make it hard to get your certificate. The total cost of both courses with **www.DebtorCC.org** is less than \$25.

To take these two courses you must have access to the internet. If you do not have internet access, ask a friend or use the library. It is *not* a good idea to use the internet connection at your work.

If you have any questions about either of these courses, please call our office (801-226-2101). **If you need to contact DebtorCC, their customer service number is (800) 610-3920.**

## 1. How to Complete Your Mandatory Credit Briefing First Course - Before Bankruptcy

**NOTICE:** You can take the first online briefing at any time, **but you must file your bankruptcy within 180 days (6 months) after completing the class.** If you try to file on day 181 or later, your case will be dismissed immediately and you will have to take the course a second time and pay for it a second time. If you need to get your certificate of completion over the week-end (from 7pm Friday to 7am Monday), you or your attorney must send an email to **www.DebtorCC.org** with your name and the last 4 digits of your SSN along with a request to process your certificate quickly.

1. If you are filing jointly, both you and your spouse must take this briefing. You can choose to take the course together or separately. Taking the course together is easier.
2. When you are ready, logon to **www.debtorcc.org**.
3. Click the green bottom (on the left) labeled “First Course.”
4. On the next screen, fill in the requested information.
  - Choose “individual” or “joint.” **This is important if you are filing with your spouse!**
  - Fill in your name(s) and email, and choose a user name and password. \_\_\_\_\_
5. On the next screen you will enter your SSN, phone number, address and other information.
6. On the third screen you will pay for the course by credit or debit card. The cost is only \$14.95.
7. When you are asked if you have an attorney, **be sure to answer “YES”** and fill in the Attorney’s email address: **brentjjensen@msn.com**. [Notice: there are 2 “j”s in the attorney’s email address.] DebtorCC will then send a copy of your certificate of completion to our office.
8. After you have finished this **1 hour** briefing, please call us to let us know you are done.

## 2. How to Complete Your Mandatory Financial Education Class Second Course - After Bankruptcy

**The Court will not grant you a discharge (meaning you will still owe all your debts) unless you complete the “financial education class” within 45 days after your 341 Meeting. We suggest you complete the class before your 341 Meeting so you do not forget to do it.**

1. Like the first course, if you are filing jointly, both you and your spouse must take this briefing. You can choose to take the course together or separately. Together is easier.
2. When you are ready to take the second course, logon to **www.DebtorCC.org**.
3. For the **second course**, click on the red button (on the right) labeled “Second Course.”
4. On the next screen, fill in the requested information. Your bankruptcy case number is printed on the Court’s notice and on the letter we send to you about your 341 Meeting.
5. On the next screen you will need to pay with a credit or debit card. This course costs only \$9.95.
6. When you have finished this **2 hour** class, please call us to let us know you are done.